

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

John Robert Trochowski III	:	Case No. 24-10019-CMB
aka John Torchowski, aka John Trochewski	:	Chapter: 13
III, aka Jack Trochowski, and others...	:	
Debtor(s)	:	
	:	
	:	
	:	
	:	

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

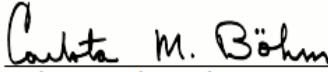
AND NOW, this *The 17th of December, 2024*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
John Robert Trochowski, III
Debtor

Case No. 24-10019-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 17, 2024

Form ID: 309

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2024:

Recip ID	Recipient Name and Address
db	+ John Robert Trochowski, III, 3421 Post Avenue, Erie, PA 16508-2035
15673816	ACL, P.O. Box 740631, Cincinnati, OH 45274-0631
15673817	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
15673819	Associated Clinical Lab, P.O. Box 740631, Cincinnati, OH 45274-0631
15673818	Associated Clinical Lab, P.O. Box 64845, Baltimore, MD 21264-4845
15673820	+ Associated Clinical Laboratories, ATTN: Bankruptcy, 1526 Peach Street, Erie, PA 16501-2190
15673821	+ Associated Clinical Laboratories, ATTN: Bankruptcy, PO Box 630626, Cincinnati, OH 45263-0626
15673826	+ Bayview Dispositions IVB, LLC, ATTN: Bankruptcy, Suite #500, 4425 Ponce Deleon Blvd., Miami, FL 33146-1873
15673829	+ Berkheimer, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
15673831	+ Berkheimer Tax Administration, HAB-DLT Legal, PO Box 20662, Lehigh Valley, PA 18002-0662
15673839	+ CMS ID Proofing Service, ATTN: Bankruptcy, 7500 Security Blvd., Windsor Mill, MD 21244-1849
15673833	+ Carney & Good, 254 West 6th Street, Erie, PA 16507-1398
15673836	+ Christine Bennett, Esq., c/o Americo FCU, 4101 Main St., Erie, PA 16511-1967
15673844	+ Daniel Lutz, Esq., 3600 Horizon Drive, Suite #150, King of Prussia, PA 19406-4702
15673845	+ Enhanced Recovery Company, ATTN: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15673848	+ Franklin American Mortgage Company, ATTN: Bankruptcy Dept., 55 Ferncroft Road, Suite #404, Danvers, MA 01923-4001
15673851	+ J.P. Morgan Mortgage Acquisition Corp, ATTN: Bankruptcy Dept., 383 Madison Avenue, 8th Floor, New York, NY 10179-0001
15673855	+ Joey Mancuso, 4413 Elmwood Avenue, Erie, PA 16509-1309
15673856	+ Jonathan Lobb, Esq., 803 Winchester Court, West Chester, PA 19382-6205
15673857	+ Louis J. Aliota, 538 Margo Court, Erie, PA 16505-2112
15673860	+ MERS, 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
15673858	+ Matthew J. Parini, Esq., c/o Placidi Parini Grasinger Page, 502 West 7th Street, Erie, PA 16502-1333
15673859	+ Meridian Asset Services, LLC, ATTN: Bankruptcy, 3201 34th Street South, Saint Petersburg, FL 33711-3828
15673862	Mortgage Electronic Services, Inc., P.O. Box 2026, Flint, MI 48501-2026
15673863	+ Nav Technologies, ATTN: Bankruptcy, 13693 S 200 West, Suite #200, Draper, UT 84020-2418
15673866	+ Patrick W. Kelley, Esquire, Sebald & Hackwelder, 2503 West 26th Street, Erie, PA 16506-3261
15673867	Placidi, Parini, Grasinger & Page, ATTN: Bankruptcy Dept., 502 W. 7th St., Erie, PA 16502-1333
15673869	+ Robert D. Wendt, Esq., 275 Curry Hollow Road, Building #1, Suite #280, Pittsburgh, PA 15236-4655
15673870	+ Robert P. Wendt, Esq., 275 Curry Hollow Road, Bldg #1, Suite #280, Pittsburgh, PA 15236-4655
15673872	Secretary of Housing & Urban Development, 451 7th Street, Washington, DC 27410-8000
15673880	+ Wilmington Trust, NA, ATTN: Bankruptcy, 1100 North Market Street, Wilmington, DE 19890-0001
15673881	+ Wilmington Trust, NA not in individually, as Owner Trustee of OSAT Trust 2021-1, ATTN: Bankruptcy Dept., 1100 North Market Street, Wilmington, DE 19890-1100

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15673828	Email/Text: dltlegal@hab-inc.com	Dec 18 2024 00:03:00	Berkheimer, P.O. Box 25153, Lehigh Valley, PA 18002-5153
15673832	Email/Text: dltlegal@hab-inc.com	Dec 18 2024 00:03:00	Berkheimer Tax Innovations, ATTN: Bankruptcy, PO Box 21690, Lehigh Valley, PA 18002
15673823	+ EDI: BANKAMER	Dec 18 2024 05:00:00	Bank of America, N.A., ATTN: Bankruptcy, 400 National Way, Simi Valley, CA 93065-6414

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15673825	+ EDI: BANKAMER	Dec 18 2024 05:00:00	Bank of America, N.A., ATTN: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15673824	+ EDI: BANKAMER	Dec 18 2024 05:00:00	Bank of America, N.A., ATTN: Bankruptcy Dept., 400 National Way, Simi Valley, CA 93065-6414
15673822	+ EDI: BANKAMER2	Dec 18 2024 05:00:00	Bank of America, N.A., ATTN: Bankruptcy, 100 North Tryon Street, Charlotte, NC 28255-0001
15673827	+ EDI: LCIBAYLN	Dec 18 2024 05:00:00	Bayview Loan Servicing, ATTN: Bankruptcy, Suite #500, 4425 Ponce Deleon Blvd., Miami, FL 33146-1873
15673830	+ Email/Text: dltlegal@hab-inc.com	Dec 18 2024 00:03:00	Berkheimer Innovations, ATTN: Bankruptcy Street, 50 N. Seventh Street, Bangor, PA 18013-1731
15673838	Email/Text: bky@clicklease.com	Dec 18 2024 00:03:00	Click Lease LLC, ATTN: Bankruptcy, 1182 W. 2400 South, Suite A, Salt Lake City, UT 84119
15673834	+ Email/Text: dl-csgbankruptcy@charter.com	Dec 18 2024 00:03:00	Charter Communications, nka Spectrum, ATTN: Bankruptcy, 3627 Zimmerman Road, Erie, PA 16510-2642
15673835	+ Email/Text: dl-csgbankruptcy@charter.com	Dec 18 2024 00:03:00	Charter Communications/Spectrum, ATTN: Bankruptcy, 400 Atlantic Street, Stamford, CT 06901-3512
15673837	+ EDI: CITICORP	Dec 18 2024 05:00:00	CitiFinancial, ATTN: Bankruptcy, 1000 Technology Drive, O Fallon, MO 63368-2239
15673840	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 18 2024 00:26:42	Credit One, ATTN: Bankruptcy, 6801 South Cimmaron Road, Las Vegas, NV 89113-2273
15673843	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 18 2024 00:10:07	Credit One Bank, ATTN: Bankruptcy, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15673841	Email/PDF: creditonebknotifications@resurgent.com	Dec 18 2024 00:09:36	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15673842	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 18 2024 00:09:20	Credit One Bank, ATTN: Bankruptcy, PO Box 98875, Las Vegas, NV 89193-8875
15673846	+ Email/Text: USbankruptcies@eriecountypa.gov	Dec 18 2024 00:03:00	Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110, Erie, PA 16501-1029
15673847	+ Email/Text: mortgagebksupport@citizensbank.com	Dec 18 2024 00:03:00	Franklin American Mortgage Company, ATTN: Bankruptcy Dept., 6100 Tower Circle, Suite #600, Franklin, TN 37067-1505
15673850	EDI: IRS.COM	Dec 18 2024 05:00:00	IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
15673854	EDI: JEFFERSONCAP.COM	Dec 18 2024 05:00:00	Jefferson Capital Systems, LLC, ATTN: Bankruptcy, PO Box 7999, Saint Cloud, MN 56302
15673852	+ EDI: JEFFERSONCAP.COM	Dec 18 2024 05:00:00	Jefferson Capital System, ATTN: Bankruptcy, PO Box 772813, Chicago, IL 60677-0113
15673853	+ EDI: JEFFERSONCAP.COM	Dec 18 2024 05:00:00	Jefferson Capital Systems, LLC, ATTN: Bankruptcy, 200 14th Avenue East, Sartell, MN 56377-4500
15673861	^ MEBN	Dec 18 2024 00:00:28	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15673864	+ EDI: PENNDEPTREV	Dec 18 2024 05:00:00	PA Dept of Revenue, ATTN: Bankruptcy, 1 Revenue Place, Harrisburg, PA 17129-0001
15673864	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 18 2024 00:03:00	PA Dept of Revenue, ATTN: Bankruptcy, 1 Revenue Place, Harrisburg, PA 17129-0001
15673865	EDI: PENNDEPTREV	Dec 18 2024 05:00:00	Pa. Dept. of Revenue, Dept. 280946, Harrisburg,

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15673865	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 18 2024 00:03:00	PA 17128-0946 Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946
15673868	+ EDI: JEFFERSONCAP.COM	Dec 18 2024 05:00:00	Platinum MC, ATTN: Bankruptcy, c/o Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303-2198
15673877	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 00:03:00	SPS Servicing, Inc., ATTN: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15673878	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 00:03:00	SPS Servicing, Inc., ATTN: Bankruptcy, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
15673871	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 18 2024 00:03:00	Santander Consumer USA, ATTN: Bankruptcy, 8585 N. Stemmons Freeway, Dallas, TX 75247-3836
15673875	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 00:03:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15673876	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 00:03:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy, 3217 S. Decker Lane Dr., Salt Lake City, UT 84119-3284
15695619	Email/Text: BNCnotices@dcmservices.com	Dec 18 2024 00:03:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15673873	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 18 2024 01:01:02	Secretary of Housing & Urban Development, ATTN: Bankruptcy Dept., The Strawbridge Building, 801 Market Street, 12th Floor, Philadelphia, PA 19107
15673874	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 18 2024 01:01:02	Secretary of Housing & Urban Development, ATTN: Bankruptcy Dept., William Moorhead Federal Building, 1000 Liberty Ave., Suite #1000, Pittsburgh, PA 15222
15673879	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 18 2024 00:03:00	Wilmington Savings Fund Society FSB, 15480 Luguna Canyon Road, Suite 100, Irvine, CA 92618-2132
15696492	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 18 2024 00:03:00	Wilmington Trust, National Association at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, National Association not in its
15673849	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 dcarlon@kmlawgroup.com
Michael S. Jan Janin	on behalf of Debtor John Robert Trochowski III mjanjanin@quinnfirm.com, slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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